

Email: richard.marquez@digroup-us.com
Web: www.digroup-us.com

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On Aug 31, 2017, at 11:29 AM, [REDACTED]

wrote:

Buenos días Richard:

Con relación al costo de esta investigación, me permito informarle:

La investigación original se nos solicitó como verificación regular de muerte-no disputable.

La cotización original fue de \$1,200 dólares para desarrollar la verificación en la Ciudad de México y en Cuernavaca, Morelos, sin embargo como se nos solicitó ampliar la verificación a una investigación completa, se abrió la investigación sin referir límite alguno.

En Marzo 27 enviamos una factura por la cantidad de \$4,600 dólares, que abarca \$2,200 de tiempo de investigación y \$2,400 de gastos, siendo ésta la única factura remitida hasta la fecha.

Como a usted le consta, el alcance de esta investigación fue muy amplio y profundo y en el afán de proporcionarle a los clientes los elementos necesarios para que pudieran rechazar las reclamaciones a ellos presentadas, nos desprecupamos del costo.

Tomando en consideración que Transmerica Life Ins. Co. ha venido siendo para nosotros el mejor cliente y con el fin de apoyarlo a usted en su manejo del costo con los clientes involucrados, le apreciaré indicarme qué se haría necesario hacer para que sus clientes acepten el cargo, o en su defecto, cómo cree usted que podríamos ajustarlo, de una manera razonable.

Adjunto me permito remitirle un desglose de la problemática general de la investigación, desglose que obviamente no contempla a detalle todo lo realizado, pues esto se encuentra plasmado en los diversos informes rendidos a ustedes y en las conversaciones que tuve el gusto de sostener con usted. Si desea que le traduzcamos este desglose (sin costo) por favor hágamelo saber.

Sus comentarios como siempre, serán gratamente apreciados.

Saludos.
[REDACTED]

EXHIBIT 15

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On Aug 31, 2017 at 11:29 AM [REDACTED TEXT]

wrote:

Good morning Richard:

With regard to the cost of this investigation, I inform you that:

The original investigation was requested as a verification of a regular non-disputable death.

The original quote was for \$1,200 dollars to develop verification in Mexico City and in Cuernavaca, Morelos. However, since we were asked to broaden the verification to a full investigation, an investigation was opened without any reference to a limit.

In March 27 we sent an invoice for the amount of \$4,600 dollars which includes \$2,200 for hours of investigation and \$2,400 for expenses. This is the only invoice we have submitted to date.

As you are aware, the scope of this investigation was very broad and deep and, in an effort to provide the clients with the necessary elements to be able to reject the claims submitted to them, we disregarded costs.

Taking into consideration that Transamerica Life Ins. Co. has been the best of clients for us and, with the purpose of supporting you in handling costs for the clients involved, I would appreciate your advising me what I would need to do in order for your clients to accept the charge, or failing that, how do you think we could reasonably adjust it.

I am attaching a breakdown of the general issues of the investigation, a breakdown that obviously does not consider in detail everything achieved, as that information is recorded in the different reports submitted to you and in the conversations I had the pleasure of having with you. If you wish us to translate this breakdown (at no cost) please, let us know.

Your comments, as always, will be greatly appreciated.

Regards,

[REDACTED TEXT]



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CERTIFICATE OF TRANSLATION

The undersigned hereby certifies that she is a professional translator of the English and Spanish languages and is fully conversant with said languages.

That on or about the 20th day of March, 2018 she made the Spanish into English translation of the email Identified as Bates No. DIG 00791 attached hereto.

That to the best of her knowledge and belief, said translation is a true, complete and accurate English translation of the original document in Spanish.

That her professional qualifications are as follows: University studies in both languages; practice of the translation profession since 1964; certification for translation from Spanish into English and English into Spanish, granted to her by the American Translators Association after her successful completion of qualifying examinations; certification for interpreting Spanish into English and English into Spanish by the Administrative Office of the United States Courts after her successful completion of a series of qualifying examinations.

In witness whereof, I have signed my name on this the 20th day of March, 2018 in the City of Sugar Land, State of Texas.

A handwritten signature in black ink, appearing to read "Ana María Paredes".

Ana María Paredes

U. S. Federal Certified Court Interpreter (Certificate No. 98-079)

ATA Certified Translator #218005

Texas Master Licensed Court Interpreter #167



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